

PROTECT YOUR FINANCES DURING PCS WITH THE SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act eases financial burdens for those serving on active duty by postponing, suspending or lessening certain financial obligations.

Meet James and Robin, high school sweethearts who later marry. They lease an apartment and car, and get cellphones, cable and internet. James joins the Navy Reserve and accepts an active-duty assignment.

HOW CAN SCRA HELP JAMES AND ROBIN DURING PCS?

TERMINATE RESIDENTIAL LEASE*

- Applies to PCS or deployment orders of 90 days or more
- Termination date: 30 days after the first date rent is due, following receipt of notice and copy of the orders
- Includes dependents
- No penalty or early termination fees allowed

TERMINATE VEHICLE LEASE*

- Applies to auto leases entered **before active duty** followed by a call to active duty for 180 days or longer
- Applies to auto leases entered **during active duty** followed by orders for a PCS from inside to outside the continental United States, from OCONUS to any new location, or 180-day-plus deployments
- Applies to joint leases
- No penalty or early termination fees allowed



TERMINATE PHONES, CABLE AND INTERNET*

- Applies to 90-day-plus relocation orders to a location not supported by the contract
- Applies to family plans for those who accompany the service member
- No penalty or early termination fees allowed

**Service members can now provide either written or electronic notice, along with a copy of their orders.*

Know your [rights and explore money-saving options](#) available through these powerful military-specific laws. Suspect a violation? Contact your local [military legal assistance office](#).



OFFICE OF
**FINANCIAL
READINESS**

As you reach new milestones and complete [service-required trainings](#), look to the [Office of Financial Readiness](#) for more information and follow @DoDFINRED on [f](#) [t](#) [i](#) [v](#)